

Old Age, Disability, Death

First law: 1962.

Current law: 1986.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 516 CFA francs.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: 2.4% of earnings.

Employer: 3.6% of payroll.

Government: None.

Minimum earnings for contribution and benefit purposes: 23,500 CFA francs a month. No maximum.

Qualifying Conditions

Old-age pension: Age 55 (or 50 if prematurely aged).

Insurance in last 20 years, or 240 months' total insurance with 60 months in last 5 years. Pension proportionately reduced if 60 months to 239 months of contributions.

Retirement from paid employment.

Not payable to aliens abroad unless reciprocal agreement.

Disability pension: Loss of 2/3 of capacity for any work. 5 years of insurance and 6 months of contribution in last year before claim.

(No minimum qualifying period if incapacity caused by nonoccupational accident; if occupational accident, see Work Injury, below.)

Survivor pension: Deceased met qualifying conditions or was pensioner at death.

Old-Age Benefits

Old-age pension: 40% of average monthly earnings in last 3 or 5 years (whichever is more favorable). These years must have occurred in the 10 year period prior to the date of eligibility for a pension. In addition, 2% of average monthly earnings may be added for every 12 months of insurance accumulated beyond 240.

Minimum pension: 60% of highest guaranteed minimum wage; maximum, 80% of earnings.

Child supplements: Equal to current family allowance (see below).

Old-age settlement: Lump sum equal to insured's average monthly earnings for every 12-month insurance period credited at age 55 (or 50 if prematurely aged) if ineligible for pension.

Adjustment: Pensions adjusted for cost-of-living changes.

Permanent Disability Benefits

Disability pension: 40% of average monthly earnings in last 3 or 5 years (whichever is more favorable), plus 2% for every 12 months of insurance beyond 240. (Years under age 55 at time of claim credited as 6-month periods.)

Minimum pension: 60% of highest guaranteed minimum wage; maximum, 80% of earnings.

Constant-attendance supplement: 50% of pension.

Child supplements: Equal to current family allowance (see below).

Adjustment: Pensions adjusted for cost-of-living changes.

Survivor Benefits

Survivor pension: 30% of pension of insured. Payable to widow or disabled widower. Orphans: 50% of pension of insured.

Maximum survivor pension: 80% of pension of insured.

Survivor settlement: 1 month's basic old-age pension for each 6 months of contribution by deceased, if pension requirements not met. Descendants, 20% of the pension of insured.

Adjustment: Pensions adjusted for cost-of-living changes.

Administrative Organization

Ministry of Labor and Social Security, supervision.

National Social Security Fund, administration of program; managed by tripartite board and director-general.

Sickness and Maternity

First law: 1952.

Current law: 1986.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: 0.2% of payroll.

Government: None.

Maximum earnings for contribution purposes: 600,000 CFA francs a month. Minimum: 23,500 CFA francs a month.

Qualifying Conditions

Maternity benefits: 3.5 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (1975 labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of earnings (employer required to pay remaining 50% of earnings). Also costs of medical care. Payable for 15 weeks, including at least 9 weeks after confinement (may be extended in case of complications).

Workers' Medical Benefits

Medical benefits: None, except free maternity care, including cost of confinement.

Dependents' Medical Benefits

Medical benefits for dependents: None.

Administrative Organization

Ministry of Labor and Social Security, supervision.

National Social Security Fund, administration of program.

Work Injury

First law: 1935.

Current law: 1986.

Type of program: Social insurance system.

Coverage

Employed persons, members of workers' cooperatives, apprentices, and technical establishment students. Special system for public employees.

Source of Funds

Insured person: None.

Employer: 2.25% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 600,000 CFA francs a month. Minimum: 23,500 CFA francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of covered earnings, following advance notice, for up to 3 months; 66-2/3% thereafter. Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.

Constant-attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured. Orphans: 50% of earnings of insured; father and mother, 20% of earnings.

Administrative Organization

Ministry of Labor and Social Security, supervision.

National Social Security Fund, administration of contributions and benefits.

Employer: 10.03% of payroll.

Government: None.

Maximum earnings for contribution purposes: 600,000 CFA francs a month. Minimum: 23,500 CFA francs a month.

Qualifying Conditions

Family allowances: Child must be under age 16 (17 if apprentice, 20 if student or disabled).

Parent must have had 6 months of employment and be currently working 20 days or 133 hours a month (or be widow of beneficiary).

Family Allowance Benefits

Family allowances: 1,200 CFA francs a month per child.

Prenatal allowance: 1,200 CFA francs a month for 9 months (paid in 2 installments).

Birth grant: Lump sum of 1,100 CFA francs for each of first 3 births of the first marriage.

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Social Security, supervision.

National Social Security Fund, administration of program.

Family Allowances

First law: 1949.

Current law: 1986.

Type of program: Employment-related system.

Coverage

Employees with 1 or more children, whether or not married. Special system for public employees.

Source of Funds

Insured person: None.